

THE COST OF LIVING IN THE TWELFTH CENTURY.

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(Read April 20, 1911.)

As yet it is impossible to make any statement of the average cost of living in the twelfth century in any country of Europe. Much material is accessible in the Pipe Rolls and similar accounts, in the charters and other legal documents, of which so many thousands have been preserved; but no one has attempted a careful statistical study for this period. Thorold Rogers began his work on the prices in England with the year 1259; Curschmann collected some items for Germany during the years 1190-1225; Lamprecht gathered some data on prices for France in the eleventh century; and there are some other partial statements. Whether it will be possible to make an accurate estimate can only be ascertained after minute and extended examination of the accessible material.

But it is possible to gather some examples which are illuminating. In 1181 the former mistress of Henry II., and the mother of Geoffrey, was receiving an annual pension of 20 marks or 13 pounds 6s. 8d. In the same year the "Archbishop of Norway," who was then visiting in England, was allowed by the king 10s. a day for the expenses of himself and suite. The same amount was allowed in 1180 to the Abbot of Glastonbury. Evidently 10s. a day was considered sufficient for the expenses of a high church official and his attendants; probably the pension of 20 marks, or a little over 8d. a day, was sufficient for the expenses of a lady and her servant. This is rendered more probable by the fact that Richard the Lion-hearted, when he hired vessels for his crusade, had to pay only 2d. a day to sailors and 4d. a day to the captains. In 1201 the French ambassadors made a treaty with Venice, by which the latter agreed to carry the crusaders across the sea and furnish them with pro-

visions for a year on the payments of 2 marks for each man and 4 marks for each horse.¹

The prices current at the time throw some light upon the above: in Lincolnshire, in 1181, a goose cost a penny; a sheep, 4d.; an ox, 3s.; a farm horse, 5s.; a pig, 1s.; scarlet cloth, 6s. 8d. an ell; fine green cloth, 3s.; gray, 1s. 8d.; blankets, 3s. an ell. Thus, if Geoffrey's mother had expended her pension in buying live stock, she could have bought 25 horses, 25 oxen, 25 pigs, 25 sheep, and 100 geese; or if she had preferred, she could have bought 50 yards of scarlet cloth, say, enough for four or five dresses in the fashion of the day. The difference in cost between the necessities and the luxuries is very noticeable.

While it is impossible to state the exact cost of living, it is certain that this cost was increasing rapidly for the upper classes, and probably for the middle classes. The rise was due to a variety of causes, and it would be easy to make out a long list, including war, famine and pestilence; but two appear to have been especially important. First, there was a change in the standard of living. Acquaintance with the east through the crusades led to a desire for the luxuries which were produced at Constantinople and in Asia. Before the first expeditions to the Holy Land spices had been used only to a slight extent in the west of Europe. At the capture of Caesarea, in 1101, the Genoese received over 16,000 pounds of pepper as a portion of their booty. This, and other spices, soon came into general use and were imported into western Europe in great quantities. The references in the literature of the day point conclusively to the widespread use of spices and their great popularity.

The costly fabrics of the East were also in great demand, and the heroines of the poems are frequently described as clad in the stuffs made in Constantinople, or farther eastward. No lady was considered well-dressed by the poet unless she had garments imported from the East. Oriental rugs became so fashionable that a manufactory for them was established in Paris. Glassware, sugar,

¹ De Wailly estimates a mark as equivalent to 52 francs at the present day; that is, two marks would be equivalent, roughly, to 104 francs, or \$20. Of course this is entirely misleading, as it would be impossible to furnish transportation and food for a year for \$20 per individual.

dye-stuffs, and other oriental products were coveted and secured as far as possible.

Life as a whole became more luxurious. In Germany four meals a day supplanted the three of an earlier period; and the ideal hero was a mighty trencher-man. According to the Pseudo-Turpin, Charles the Great ate "a whole quarter of a lamb, two fowls, a goose, or a large portion of pork; a peacock, a crane, or a whole hare" at a meal. Luxury in dress, at least among the middle classes, was not confined wholly to the oriental products. Fashion began its despotic sway for Germany and other parts of western Europe in the twelfth century, and those who could not afford the Byzantine stuffs might in their domestic weaves imitate the prevailing styles of long trains and full sleeves almost sweeping the ground. Shoes for both men and women changed in style almost every year; sometimes the toes were long and pointed, extending up toward the knees; at other times, short and broad. Other items of extravagance might be mentioned, such as the enormous head-dresses, wigs and other false hair; but enough has been indicated.

Another great source of expenditure was building. The monarchs spent large sums on their castles and residence halls, and the nobles and citizens followed their lead. Palaces, cathedrals, fortresses, country houses, town halls, hospitals and other edifices were going up in all the leading centers. The cost of building was greatly increased by the general substitution of stone for wood, and by the frequent use of lead for the roofs. Great quantities of this metal were exported from England to various places in France, and even to other parts of Europe.

The second cause of the rise in the cost of living was the increase in the amount of money available. Western Europe was just changing from *Natural-* to *Geldwirtschaft*. The author of the "Dialogus de Scaccario," who wrote about the beginning of the last quarter of the twelfth century, says that he had been told of the former custom by which all payments to the treasury were made in kind, and that he had seen a man who had witnessed the bringing in of the provisions from the various parts of the country. In fact, in the reign of Henry I. of England the sheriffs obtained their receipts

for so many fowls, eggs, ducks, hogs, oxen, etc., or so much beer, wool, corn or other grain. But this practice had not wholly gone out under Henry II., in spite of the statement of the author of the "Dialogus." In the Pipe Roll of 1181-82, for instance, there is the record of the payment by Cheshire of forty cows in addition to their money dues. On the whole, however, all through western Europe payments in money were superseding payments in kind, and this was due mainly to the increase in the amount of the circulating medium.

Large numbers of coins were brought home from the East. In the Scandinavian lands it is said that more than 25,000 Arabic coins have been dug up in recent times. In the literature of the twelfth century, Arabian gold is very frequently referred to and is contrasted with the lighter-colored gold of the West. At the capture of Cæsa-rea in 1101 (when the pepper was obtained) the Genoese secured over 400,000 *solidi* of Poitou, and they received only one third of the booty. The crusaders were always keen for gold. Whenever they won a victory they sought anxiously for the precious metals; frequently they cut open the bodies of the slain enemies, because they believed the latter had swallowed their coins; sometimes they made great heaps of the bodies and burned them in order to obtain the gold which had been secreted. Many similar facts might be cited which would illustrate the enrichment of the West by the coins brought in from the East.

Far more important, probably, was the coinage and use of the precious metals which had previously been hoarded, especially in ornaments and works of art. Until about the close of the eleventh century, there had been comparatively little occasion for a large stock of ready money, but when the crusaders made their preparations for their long expeditions they needed large sums of money, both for their equipment and for their journey. Even the participants in the so-called Peasants' Crusade took enough money with them to pay all the expenses for several months, when they marched under the leadership of Walter the Penniless and Peter the Hermit. Because of the demand for coins, the mints of the West were very active in the twelfth century. Under Henry I. of England, 94 minters were busy. In 1125 all the 94 were called up for punish-

ment on the ground that they had debased the coinage, and each one had his right hand struck off. Under Henry II. there was a great amount of coining, of which the details may be followed in the Pipe Rolls, as far as they are accessible. In addition, instruments of credit came into use, especially bills of exchange, which greatly increased the amount of capital. The Templars in their house at Paris received deposits, and gave orders upon their house in Jerusalem. In doing this, they were probably imitating the example of the Jews, who had long used such papers; and we find the example of the Templars, or of the Jews, imitated by others, so that, *e. g.*, by 1188 bills of exchange had become very common in Hamburg.

The extravagance of the age is well depicted in the literature. The knightly hero is always lavish in his gifts and entertainments, as well as in his attire. Sumptuous banquets, where the boards literally groaned under the weight of the dishes, were the fashion. Large stone castles were built and richly adorned, and in these the number of attendants increased greatly. The armor became more costly; the legal expenses, from which the nobles were never free, mounted up; but the main source of out-go was the necessity of keeping up the style of living demanded by the fashion of the day. Consequently the knight had to spend much more, and the minstrels sang only of those who were generous. Even the fathers and mothers in their advice urged their sons to give freely and never to be niggardly.

There were great opportunities to acquire wealth. One of the men who improved his chances to the best advantage was Suger. He was of peasant stock and was educated at the Monastery of St. Denis, where he became intimate with the prince who later was known as Louis VI. of France. The intimacy always continued, and after the death of Louis VI., Suger, who was then Abbot of St. Denis, acted as regent of France during the absence of Louis VII. on the crusade. During the time of the king's expedition, Suger paid all the expenses of the kingdom of France out of his own fortune. He had previously restored and beautified the church of St. Denis at his own expense. And he still had enough wealth, so that in the last year of his life he planned to equip and finance a crusade

wholly from his own money. Suger was able to acquire this enormous fortune because of his great ability, and because he understood the economic conditions of the time.

The average noble had no genius for acquiring wealth, and his feudal income, which was fixed mainly by custom, appears to have been stationary or even declining. With the establishment of better order and the increase of the royal power, the nobles had lost both their opportunity to plunder and the right of private coinage, which greatly lessened their income. One feature of the Pipe Roll for 1181-1182 is very significant in this connection. About 300 debtors to the king were listed from various parts of England, most of whom had disappeared or were destitute of means, so that these debts could not be collected. Apparently most of the individuals came from the lesser nobility. The only resource for men of this class was to borrow at usury. The usurers formed one of the two classes of wrong-doers against whom the preaching of the twelfth century was especially directed. They were evidently very numerous, and they preyed chiefly upon the nobles. The merchants and the peasants seldom had to resort to the usurers. There were many Christians engaged in this business, but more Jews, and the latter were to suffer severely as the result of the economic conditions. The rate of interest in England when the security was good was 2d. on the pound each week, compounded once in six weeks, or about 52 per cent. a year.² Consequently if a knight borrowed 40 pounds, a sum frequently in excess of the annual income of a knight, and was unable to pay the interest, in a year he would owe 60 pounds and 16s.; in two years, over 92 pounds; in three years, over 140 pounds; in five years, over 324 pounds, and the interest then would be over 3 pounds a week. Probably the ill-feeling against the Jews was due very largely to the anger of the borrowers who found themselves hopelessly involved in debt. There is a very decided change in the attitude toward the Jews in the twelfth century, and it is significant that the preparations for the crusades, when ready money was especially needed, were so frequently accompanied by a persecution of the Jews; *e. g.*, in 1096, in 1147, in 1189. Their great

² Much more was demanded when the security was not good.

wealth is shown by the fact that the Jews of England contributed 60,000 pounds towards the crusade of Henry II., and all others only 70,000. There is no estimate of the number who contributed this 60,000 pounds, but there had been a great increase since the beginning of the reign of Henry II. At that time all Jews who died in England had to be buried in the cemetery near London. At the end of Henry II.'s reign almost every great town had a Jewish cemetery in the suburbs.

The peasants both in town and country gained in prosperity during the twelfth century. The agricultural laborers profited by the opening of more markets for their products. They were sometimes able to hire the demesne land and even to rent the mill or the whole manor, because the lord of the manor was in need of ready money. In France many *villeneuves* were established which offered special privileges in order to attract tenants. Suger's example in emancipating his serfs was followed more and more frequently by the kings and by the lords. In England many individuals escaped to the towns, and if they were able to remain there unmolested for a year and a day, they were free from all possibility of pursuit.

The merchants in the towns profited most. The Lombard cities of Italy gained great wealth by the carrying both of crusaders and of wares. The trade extended widely in western Europe. Fairs were established where the commodities of the whole known world were offered for sale by the merchants from the various countries, who travelled about from place to place. The increase in the dues which the lords received from these fairs bears witness to their prosperity and to the enlarged trade, of which they were the scene.

Gross states that the gild merchant first appeared in England about 1100, and that the craft society first appeared on the continent, as in England, early in the twelfth century. If we connect these statements with Ashley's dictum, "Trade, as an independent occupation, grew up first in the service of luxury," the importance of the change in the standard of living will be apparent. The establishment of uniform weights and measures, and the universality of certain standards of money, such as the Cologne mark, the Venetian ducat, or the bezant also indicate the rapid advance in commerce.

The fabliaux, or "laughable stories told in verse," the especial literature of the merchant class, began about the middle of the twelfth century. In these tales class-consciousness is very evident. They ridiculed the knights and the clergy, while always depicting the latter as wealthy. Some of these fabliaux, which were written for the merchants of the twelfth century, sound curiously modern, as if they might have been told in the nineteenth century in our own western states. They are frequently irreverent, and show an independence of thought which is very noteworthy in this early period. Their attitude toward women is entirely at variance with that of the courtly literature of the age. In fact, the merchants were thinking for themselves, and were no longer willing to be subservient to the nobility and the clergy. They were rapidly becoming important political factors, and were winning recognition from the monarchs. They were vying in comfort and luxury with the nobles, and frequently ineffective sumptuary laws were enacted to restrict these *nouveaux riches*.

As yet too little attention has been paid to this change in the standard of living and its effects. In this paper an attempt has been made to set forth only a few of the facts, merely to indicate the nature and importance of the problem. Every one of the subjects here discussed is susceptible of elaboration, and needs to be worked out in detail for each country of western Europe and each period in the twelfth century. The material is voluminous: as indicated above, the legal documents should be utilized for the definite statements which they contain, and the literature of the age should be laid under contribution for its information as to the character, customs and points of view of the various classes. The chronicles unfortunately will furnish comparatively little, because they generally give only the unusual events: statements about prices drawn from them are frequently of little value, because the figures are given on account of their extreme highness or lowness. This field, as a whole, offers a good opportunity for many monographs, and such work is essential before we can understand the economic history of the century which was most important in the advance of western Europe.

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